

NEWS OF THE BUSY HOME BUILDERS

CEMENT IS MORE POPULAR

Use of Concrete in Building Grows Every Day.

OMAHA MAN HAS A QUIET HOME

Reverts to Ideal of a Brgone Time and Models His Home on Lines of Roomy Comfort.

Local dealers in cement report a probable decrease in the price of this important building commodity. The price at present is 22, the same as it was a month ago.

The use of cement in Omaha has increased by leaps and bounds, taking the place formerly occupied in many parts of the house by lumber, which is now snubbed to a considerable extent because of the price.

A house being completed by an Omaha business man in the west part of the city is to be the most pronounced example of the admirable old-fashioned type yet erected in Omaha.

"There is nothing so comfortable as the houses our forefathers built and lived in," said this man. "They didn't live so fast then as we do now and they had discovered the true secret of comfortable living."

The kitchen of this house is of large proportions. The ceiling is raftered and the rafters are not polished, but the walls are rough hewn and exhibiting all the pristine beauty of the sturdy timbers of which they are made.

There is a tendency on the part of men who use lumber to drop into the habit of using certain grades and lengths, whether it be in the line of economy or not.

True economy means the use of grades costing the least money to give good service in the part of the building where used, the labor of utilizing the different grades being about equal.

Real economy may be practiced in the selection of the kind of wood to be used in certain parts of the building but in this respect no further mention will be made of this. A strong plea is entered, however, for the builder to co-operate with his workmen in an effort to secure economy in the use of lengths and grades.

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"Merely because it is winter is no reason why those who have gardens should neglect them or overlook them," said a local gardener. "The garden or part of a scheme, if it is properly conceived and executed, is a thing of beauty in the winter as well as the summer. Trees and shrubs should be planted which retain colors the year round. Nature has provided plants seemingly for the very purpose of brightening up the winter landscape. Evergreen trees are always a beautiful thing, especially capped with snow. They are especially a pretty sight. If such plants, for example, as scarlet berried alders, red branch willows and cranberries are planted, they make a gay showing against the green background of a pine or spruce tree. Nature has provided a host of plants which can be worked into the color scheme with a beautiful result."

F. M. Hamling, the tile man and dealer in plain and fancy fireplaces and mantles, reports a continued boom in the market for these commodities as well as artistic houses. The renaissance of the fire place is considered a good sign from every standpoint. It is a sanitary agency as well as a thing of beauty in a house, for there is no better means of ventilation than the fire place with a chimney. The use of tiling in a living room is a thing of beauty as well as for constructing mantels has increased greatly. They are practically indestructible. They are germ proof. They can be washed with as little harm to them as a piece of china ware. Moreover, they are made in all colors and designs and are made in a skillful pattern can be made by a skillful mason. There are many examples of this class of work in new Omaha homes and in not a few old ones renovations have been made by means of ornamental tiling.

No one would guess that there was any such thing as a financial flurry judging from the report of the Omaha building inspector for November. The permits issued in November of the present year numbered 306. In the same month last year only 130 permits were issued. The total value of buildings in November of this year was \$28,735. For the same month in 1906 the total value was \$37,176. For the first eleven months of 1906 the value of the buildings for which permits were issued was \$4,653,380. For the first eleven months of 1907 the total value was \$1,555,888.

ONE MORE CASE OF TYPHOID

Another Attack of Fever Traced to the Christensen Bros. Dairy.

Another case of typhoid fever, traced by the city health commissioner to the Christensen Brothers dairy, at Fifty-first and Dodge streets, has been reported. This is the case of Charles Cunningham, 2320 Seward street. This makes the twelfth case traced to that source.

Dr. Connell says that unless some changes are made in conditions of the city there is a probability of an increase in typhoid fever next summer by reason of flies going into the houses from outside vaults and carrying the germs of disease with them. To change this condition the doctor desires to close all vaults in those parts of the city connected with sewers. He does not question his power to do this under the sanitary regulations of the state and city, but to accomplish the purpose he must have more money at his command than that appropriated last year. He hopes the division of the general fund between the departments next year will be made in such a way that he can employ inspectors enough to enforce all sanitary laws, including those regarding the cutting of weeds during the summer.

Greg that Was Greg. It was my good fortune the other day to wander through one of the great tank steamers of the Tidewater Pipe Line company. The chief mate did the honors. This "little" boat carries only 5,000 tons of oil across the Atlantic. The mate related the story of the vessel's trip to the Great old Dutch general store. It was the first time I ever tasted grog. He filled a quart glass with rum, and then added a pint of scalding water and nearly a pint of rum. When a man drinks that mixture he wants to go on a week and the only things for ten hours. Greg—New York Press.

Building Operations for November

Building for November shows a decrease of 30 per cent in comparison with the corresponding month a year ago. Official reports from thirty of the principal cities to Construction News shows that during the month permits were taken out for the construction of 5,811 buildings at an aggregate estimated cost of \$20,015,140 for the month just closed, against 7,982 buildings involving \$28,941,871 for the corresponding month a year ago, a decrease of 1,874 buildings and \$8,926,731, or 30 per cent. The figures in detail are as follows:

Table with columns: CITY, No. of Bldgs., Cost, No. of Bldgs., Cost, Gain, Loss. Rows include New York, Chicago, Philadelphia, Milwaukee, Detroit, Cleveland, Buffalo, St. Louis, Washington, Minneapolis, Cincinnati, St. Paul, Omaha, Atlanta, Rochester, Allegheny, Indianapolis, Grand Rapids, New Orleans, Tacoma, Birmingham, Dallas, Toledo, Peoria, Louisville, Mobile, Denver, Pueblo, Duluth.

The flurry in the money market which affected the larger cities to the greatest extent was also effective in curtailing building operations in the leading cities. Of the thirty cities there are decreases in seventeen and increases in thirteen. The influence of the pinch in the money market was naturally felt most keenly in the larger cities and these have experienced heavy decreases. The decrease in New York was 24 per cent, Brooklyn 33, Chicago 51, and Philadelphia 42. St. Louis, it is believed, is now beginning to feel the effect of the fair in addition to whatever influence the panic in the money market may have had, as the falling off is 36 per cent. Washington, which has never figured to a remarkable extent in the building operations of the country, shows a decrease of 76, while Indianapolis, in which construction has been upon an unusually active scale, shows an increase in population, shows a falling off of 82 per cent. Otherwise the decreases are at remote points in which

Economy in Use of Lumber

There is a tendency on the part of men who use lumber to drop into the habit of using certain grades and lengths, whether it be in the line of economy or not. Contractors who agree to build a house for a certain amount of money and who furnish the material themselves, study the question of length and waste as little as possible. They are, however, usually bound by contract of furnish certain grades which the owner wishes put into his building. But when the contractor does not furnish his own material, he frequently insists on the kind of wood—most easily worked and on the lengths causing him the least labor. Now this means, very often, unnecessary expense to the owner.

True economy means the use of grades costing the least money to give good service in the part of the building where used, the labor of utilizing the different grades being about equal. Real economy may be practiced in the selection of the kind of wood to be used in certain parts of the building but in this respect no further mention will be made of this. A strong plea is entered, however, for the builder to co-operate with his workmen in an effort to secure economy in the use of lengths and grades.

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TIMELY REAL ESTATE GOSSIP

Reports Show Extreme Quiet All Over the Country.

MORTGAGE MONEY IS SCARCE

Many Borrowers Forced to Wait Until Next Spring Owing to Stringency Which Has Cut Off Supply.

Conditions of the real estate world in Omaha are not different from reports of December in other cities, where, as a general thing extreme quiet prevails, and during the past week a number of sales have been made in Omaha which would indicate a better condition in Omaha than in other cities of the west.

A month ago the report compiled for western business said: "Cities along the Missouri river are favored with excellent realty conditions. There is a marked improvement in general business and the crops have been good. The farmers are prosperous and farm lands are readily sold. The country districts have outgrown the cities and the latter are enjoying activity in real estate incident to a much needed enlargement. Many houses and business buildings are in the course of erection. There are few vacancies. Mortgage money is abundant at reasonable rates."

Just a month later a careful canvass of the situation from correspondence of Omaha real estate dealers with dealers in other cities uncovers the fact that conditions vary according to the season. In the realty market, the demands for all classes of property being normal and good. Minneapolis has felt the effect of the monetary situation, which has killed the business to a large extent in the Twin cities and their environs. Sioux City reports business more quiet than at any time during the last two years, and large purchasers of city property are squinting under the load. George C. Call, owner of large tracts of land within the city limits, and who is spending money laying out new roads, is being paid to those who contracted loans before the "lid" was put in position by the national banks.

Des Moines, Cedar Rapids and Council Bluffs report conditions better than a month ago. Kansas City has had little demand for city property, but reports an active demand for farm lands to actual farmers at prices higher than ever before realized.

The conditions in Omaha have been influenced largely by the fact that mortgage money is scarce and hard to get. Loan and building associations were never stronger, but the stringency has cut off their incomes and what money they are receiving is being paid to those who contracted loans before the "lid" was put in position by the national banks.

But there is a tendency in Omaha to buy homes and those who have the cash are keeping up the market and the demand has not been a great deal less than a year ago. Those who must borrow to buy have naturally been slow to do so, but during the winter, which will make their loans smaller next spring. One real estate firm has sold twenty out of forty houses which it held since November 1, and the financial situation has made the cash purchasers loosen up in Omaha and cut down the number who have been buying with borrowed money.

Throughout the United States the real estate market is feeling the money stringency, which started in the larger business centers and spread to the smaller towns and cities. Prices have not gone down, nor are they likely to fall in such substantial cities as Omaha, but the extreme difficulty of borrowing money, abnormally high interest rates and commissions, have made things quiet.

In the New England states small sales amount to practically nothing. Employees are being discharged and factories have closed down. Vacancies are occurring in rented properties and rents are hard to collect.

San Francisco reports an improvement in real estate during the last month, while Portland reports stationary conditions. Seattle reports excellent conditions, but mortgage money is scarce. Mortgage money was plentiful a month ago in Spokane, Seattle and Portland.

Stagnation reigns in the eastern Atlantic states, but builders are reporting materials cheaper than before the quiet season and every effort is being made by home-seekers to build at this time. In the far west, Montana, Wyoming and Colorado, the newspapers and real estate papers report that conditions are the same during the last few months and the entire area is enjoying real estate prosperity. This is particularly true of Denver.

Along the Ohio river mortgage money can be secured, but the rates of interest are very high. This condition is not true in Omaha, where investors are buying 5 per cent mortgages on city property, but the money is scarce, especially with the building and loan associations, who have not advanced interest rates, but simply explain frankly that it will be some time before they can take care of the loans which they have contracted. Private

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DREAMS AND THEIR CAUSES

Baltimore Professor Tells How Psychologists Are Now Regarding Them.

At one of the theaters in Baltimore last week a man in a prominent seat fell asleep. In the dream theater he probably saw a performance as interesting as the play he was watching. He was not alone, for his arms and shook his head and seemed to be wholly wrapped up in whatever was occupying his mind at the moment. The incident aroused some curiosity in the mind of one of the spectators of the double show, and yesterday Prof. James Mark Baldwin of the Johns Hopkins university was asked to tell something of the nature of dreams and their causes.

"While there are many questions connected with dreaming which have not been satisfactorily answered," said Dr. Baldwin, "the general nature of dreams. They consist of a series of images impressed on detached portions of the brain, and not as in our waking moments, on larger areas, which would enable us to view the things we are dreaming of in its relation to the facts of our past experience. Consequently the most absurd things do not appear at all absurd in our dreams.

"There are two diametrically opposed theories to account for this dream action—one that it is caused by a rush of blood to the brain and congestion there, the other that it is caused by the absence of the brain during the repose of sleep of the ordinary quantity of blood. Both are true, probably, the one causing one kind of dream, the other another.

BIG HUNT IN WYOMING

Philadelphians Rough It on the Ranch Where Winter Wrote 'The Virginian'.

With many heads of deer, antelope and mountain sheep as proof of their prowess as hunters, a party of six young society men and women of Philadelphia have just returned from three months of roughing it in Wyoming. The party were the guests of Mr. Gilpin Lovinger, upon his ranch near Dubois, Wyo.

money may be secured in Omaha at the same rates asked at any other time during the last year, and there may be those found who are willing to loan it on good city property, but do not care to be bothered with the monthly payments, which have been a growing favorite with borrowers for home building. For that reason the private money is not always available, but those who wish to borrow for payment in one, three or five years find little difficulty in securing private money at reasonable rates of interest.

Among the first real estate exchanges of the United States to endorse the plan for a national organization of real estate men was the Omaha exchange. The movement was started in 1893, but the panic at that time allowed a good thing to go by default. It is asserted by real estate men that such will not be the case in the present movement, and that the organization, which will be born under bright stars next spring, will be a success. Among the organizations of real estate men which have endorsed the movement are: Directors of the Real Estate exchange of St. Paul; Realty Exchange of St. Louis; Detroit Real Estate board; directors of the Boston Real Estate and Auction board; directors of the California Realty association; the Milwaukee Real Estate exchange and the Realty Exchange of Baltimore.

Florence is to become the beauty spot of Omaha suburbs. As Dundee is the "city" looking residence district, Florence will be the "country seat" as the place is being divided into tracts, which will always retain the rural appearance. It will be distinctly a suburb of country homes and nothing of the crowded residential suburb. One of the sales the past week was a ten-acre tract which Maurice Terkelson bought of F. A. Brogan for \$150 per acre. Mr. Terkelson has announced that he will build a country home at once.

Mrs. Augusta E. Chrlman of California sold the residence at 24 North Twenty-seventh avenue the past week to D. G. Russell, through Payne & Postwick. The consideration mentioned was \$2,000.

Jerry Hahn sold the two-story brick flat at Twenty-fifth and Eads street to Mary Cummings for \$3,400 during the week and Dr. L. C. Ellis sold the lot and new home at Twenty-fifth and Franklin streets to Estelita E. Peard for \$3,300.

Mrs. Anna A. Wareham sold the lots at the northwest corner of Twentieth and Cass streets during the week to Bert Booth and Henry Lanenburg, who will erect two-story brick flats in the spring. The consideration is reported to be \$6,500 and the deal was made by George & Co.

PIPING OFF INDIAN SUMMER

Froze Feet of New England Smites His Blooming Lye and Then Some.

When sun clouds streak low along the sunset horizon; when the dews grow frosts, and the moon dips and floats in snow mist, far up; when there steals into the room the cold and crisp early morning sleep, an apprehensive shiver, that warns one that the sweet dream is even now vanishing, and at a sound it will be gone—then we know that we have been dwelling in a house of vision, in the magic 'circle of illusion—the Indian summer. The charm that has pervaded all our neighboring days, and made our landscape so warm, so bright, so full of life, full of serene repose and fortunate response, is all the secret of that rare season of satisfying perfection. The breaks of rain, the few gray days, these also have not missed a charm of their own—a music in tone with the sunshine and haze that have surrounded them. Quick, delicious, quiet, warm, all salute and all souls began the rich sonata of nature now in its last movement—the adagio of the autumn, in which stray here and there eloquent allegretto, of the central theme of endless life, whose finale is prophecy, for—

—Yet the end is triumph; hark! the wings Of drifting seraphs sweep the aspirant strings!

Surely this has been a memorable fall in our region of mid-New England. None so dull as not to recognize and reserve in memory this season of beauty. The spring flowers, in the bright way they have of answering to the familiar mellow warmth, are not wanting to the wonders of the season. Year by year the asters and goldenrods ripen and wither and scatter their seeds, but there are young plants that feel the invitations and bloom beneath the protection of the cupes and the sheltering nooks of the fields. The hepaticas, which sometimes forget the fall, and begin their harbingers beauty on the edge of the spring, even in February, are now to be found in their exquisite delicacy smiling at the southern sun, as it retreats, thankful for its velvet rays on rock and leaf. For the music of the season we have only chickadees, the faithful ones; yet now and again there chirps a solitary cricket beneath the warm stones of the grassy mounds of the pastures. There are numerous little flies, too—we do not love the flies in summer, but now they come to us with a confiding possession of life and none repels them. The crickets have not ceased their industry and beneath the wild apple their luxuriant in the fallen fruit—and that fruit assumes a pleasing quality in this air, and in the open its tang has a stimulating heartiness, which one can not bring home to the wild field and forests. Everything to its own, and only those familiar with rambling days in the midst of farewell know, as Thoreau did, how superior is the wild apple, be it sweet or sour, or even crabbed, to all that culture can do for the orchard's pride.

In all this beauty and the sweetness of nature, the heart breathes and blesses the divine life, that riddle never to be solved, but ever to be enjoyed, for it is in these manifestations that God himself is expressed, with more comforting fullness than in the contradictory and disappointing nature of man—the crown of all life, his best, and the sure culmination of his own best, of the purpose of the earth's evolution. The old creeds are right in that—that the end of all things is "to glorify God and enjoy Him forever."—Springfield (Mass.) Republican.

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ringing a bell for a servant when they attended to their own wants. The servant problem has not yet reached the section of Wyoming in which Mr. Lovinger's ranch is located, the reason being that there are no servants. When you want dinner you cook it, and you apply the same method in fulfilling any other desire you may have.

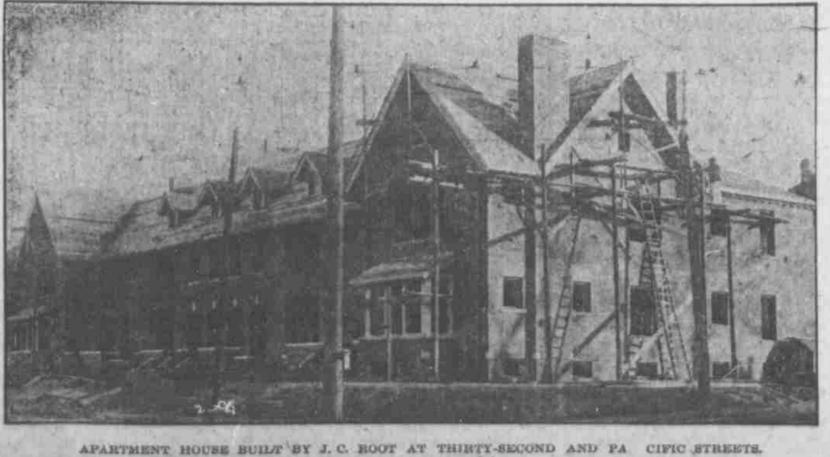
Mr. Lovinger's ranch is eighty miles from Lander station, upon the Chicago & Northwestern railroad. It covers 2,000 acres of ground, and has an elevation of 7,000 feet. Situated upon it is a fine farmhouse of logs and plaster, which, with its open fireplaces and large rooms, proved an excellent habitation.

The house possesses a sentiment inherited by reason of the fact that Owen Wister wrote the first part of his famous novel, "The Virginian," within its walls—Philadelphia Inquirer.

He was shocked to find that his treasure had been looted up by the boys and part of it eaten. A hundred-dollar bill was missing, and the remainder of the roll, which was in denominations, was chewed and torn to pieces. He washed all of the money as clean as possible and pasted the pieces together as well as he could. The bank accepted the money and will send it to the United States treasury. The banking officials are of the opinion that he will lose at least half of the money he buried—Indianapolis News.

Buried Money in the Hog Lot.

There is at least one man in this country whose confidence in banks has been restored. This man appeared at the First National bank in Indianapolis with greenbacks to the amount of \$30, or rather what two weeks ago represented that amount of money. The money, when for a long time he had been in a deplorable condition. It was in wads and rolls, and also in many pieces. The man acknowledged the fact that he had become excited over the financial flurry and had drawn the money from one of the banks. He took it home and buried it where he thought its presence would be least suspected—in the hog lot. He was shocked to find that his treasure had been looted up by the boys and part of it eaten. A hundred-dollar bill was missing, and the remainder of the roll, which was in denominations, was chewed and torn to pieces. He washed all of the money as clean as possible and pasted the pieces together as well as he could. The bank accepted the money and will send it to the United States treasury. The banking officials are of the opinion that he will lose at least half of the money he buried—Indianapolis News.



APARTMENT HOUSE BUILT BY J. C. ROOT AT THIRTY-SECOND AND PA. CIFIC STREETS.